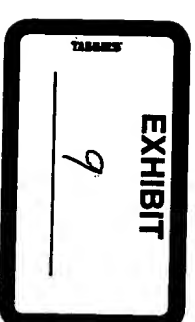


**Best Available Copy**



## **Alerts Database**



- ◆ Storage location for all alerts which are generated when data thresholds are identified and exceeded during the downloads
- ◆ Generated for other significant events
- ◆ Categorized by type of alert
- ◆ Ability to see “new” Alerts (Alerts are considered “new” for 7 days)



## **Alerts Database (Cont.)**

- ◆ Ability to see All Alerts over time through various views
- ◆ There are two financial alert thresholds
  - ◆ “Early warning” level (similar to PRISM)
  - ◆ “Normal” level
- ◆ Financial alert thresholds are set at the district level





# Alerts (by date generated) View

SuperLink Alerts - Alerts by Date - Lotus Notes

File Edit View Create Actions Help

SuperLink Alerts - Alerts by Date

notes

Search for "Alerts by Date"

Search

Indexed

Image

Part Expand Collapse

RESTRICTED - FBI Alert Subject Alert Description

09/19/2000

Comments

Employee

09/18/2000

Applications

Comments

Exams

09/17/2000

Comments

Financials

Bank Holding Company

Federal Savings Banks

Financial Holding Bank

National Banks

Nonmember Banks

State Member Banks

State Savings Banks

09/15/2000

Applications

Comments

Employee

Exams

Financials

Loans

Manual Entry

Reports

Return to Headlines

Switch Database



# Institution Alerts View

File Edit View Create Actions Help

SuperLink Alerts - Institutions Alerts - Lotus Notes

Search for "Institutions Alerts"

Search

Notes

Alerts

◆ In District

◆ New

◆ By Date

◆ By Institution

◆ Other District

Return to Headlines

Switch Database

Alert Type	Date	Alert Description
RESTRICTED - FR		
▶ Alliance Ctr- Cincinnati, Oh		
▶ Americana Bk Of Ohio Fsb- Deer Park, Oh		
▶ American Bc- Wheeling, Wv		
▶ American Nb- Parma, Oh		
▶ American Svc Bk Fsb- Portsmouth, Oh		
▶ Amsouth Bc- Birmingham, Al		
▶ Anderson Bk- Cincinnati, Oh		
▶ Andover Bc- Andover, Oh		
▶ Andover Bk- Andover, Oh		
▶ Exams		
▶ Financials		
▶ Risk		
▶ Antwerp Exch Bk Co- Antwerp, Oh		
▶ Apollo Bc- Apollo, Pa		
▶ Apollo Tc- Apollo, Pa		
▶ Apple Creek Bc- Apple Creek, Oh		
▶ Apple Creek Bkg Co- Apple Creek, Oh		
▶ Area Bk- Owensboro, Ky		
▶ Arlington Bk- Upper Arlington, Oh		
▶ Ashland Bstns- Ashland, Ky		
▶ Associated Banc-Corp- Green Bay, Wi		
▶ Baltic St Bk- Baltic, Oh		
▶ Banc One Tx Corp- Columbus, Oh		
▶ Banc Svc Corp- Orville, Oh		
▶ Bancfirst Oh Corp- Zanesville, Oh		
▶ Bancfirst Oh Corp - Zanesville, Oh		
▶ Bancor, Marion- Marion, Ky		

The institution view allows an historical perspective of Alerts generated.



# Sample Financial Alert Information

Alert - Lotus Notes

File Edit View Create Actions Text Window Help

Close Save

**SUPERLINK** Alert

INTERNAL - FR

Type: ALL/ToLLs

Subject: BART'S BANK & TRUST - SPRINGFIELD, OH

Description: The ratio of allowance for loan / lease losses to total loans and leases is 1.26 for 9/30/99 and is below the threshold set by this Bank of < 1.5%.

Alert Priority: Normal

Source: Financials

Data Source: UBPN

Attachments/Links: - SMITH HOLDING COMPANY

All Alerts have standard Type, Subject, Description and Links.

A link is provided to the institution profile.

Helv 100 [None] Office

Federal Reserve Bank of Cleveland



# Alert Thresholds are set in “Parameters” Document

SuperLink Institutions - Parameters - Lotus Notes

File Edit View Create Actions Section Help

Welcome SuperLink Institutions SuperLink Headlines SuperLink Alerts - Alerts by Date SuperLink Home Parameters SuperLink Institutions... notes

File Edit Document Expand Collapse Headlines DocLink

Parameters

This parameter determines whether the large bank or small bank threshold will be applied for UBPIN and BHC institutions.

Large Bank Asset Level-UBPIN 48000000

Large Bank Asset Level-BHC 48000000

These parameters are used to determine when an alert will be created for each of the ratios listed. Changes to thresholds will be take effect when data for the next quarter is available or a data value changes.

Alert Ratio Thresholds- UBPIN

	Direction	Early Threshold	Normal Threshold
ALL/Totals	Less Than	1	0.6
Net Loan Losses/ Total Lns & Ls	Greater Than	0.5	0.75
Asset Growth Rate	Greater Than	20	50
Tier 1 Leverage	Less Than	6	5.5
Non Curr LL/ Tot Lls	Greater Than	1.5	2
NI/Avg Assets	Less Than	0.75	0.25
Net Int Inc (TE)/ Avg Earning Assets-Small Bank	Less Than	3.75	3.25
Net Int Inc (TE)/ Avg Earning Assets-Large Bank	Less Than	3.5	3
Net Noncore Funding Dep-Small Bank	Greater Than	30	40
Net Noncore Funding Dep-Large Bank	Greater Than	35	40
Non Curr LL/ ALL	Greater Than	75	
Non-Performing Assets/ Loans + OREO	Greater Than	1.5	2
Loans 30-89 PD / Total Loans	Greater Than	3	3.5
Tier 1 RBC-Small Bank	Less Than	8	7.5

Alert thresholds are district-specific. Early and Normal thresholds are specified in the Parameters section of SuperLink.

Federal Reserve Bank of Cleveland





# **This concludes your tour of the Alerts database in SuperLink**

**That's all folks!**



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